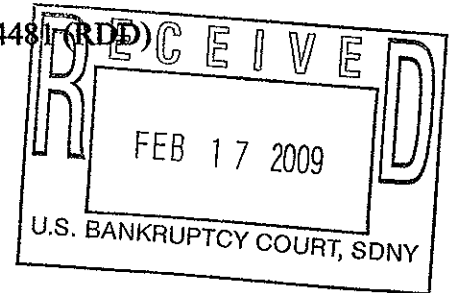


1894 Mackinaw
Turner Mich. 48765
February 12, 2009

In Re: Delphi Corporation, et al., Debtors Chapter 11 Case No. 05-44481 (RDD)

The Honorable Robert D. Drain
United States Bankruptcy Court
Southern District of New York
One Bowling Green Room 210
New York, New York 10004



Honorable Robert D. Drain,

Subject: Possible Alternative to Delphi motion to terminate employer-paid post retirement health care and employer paid post retirement life insurance benefits.

To terminate the health care insurance will be financially devastating to most of the salaried retirees. While some will no doubt be able to be covered by their spouse's health care plan others will be able to apply for Medicare benefits. Some, like me and my wife, will be in deep financial predicaments. Some of us have "pre-existing" medical conditions which will disqualify us from affordable insurance. I have had both my hips replaced. One has been replaced twice because I literally wore it out on my job as a maintenance supervisor while employed with Delphi for 35 years. When the news broke, I immediately applied on-line for health insurance. My wife and I have both been disqualified by two health care providers because we both take medication for high cholesterol. I was also disqualified for my hip replacements. One company even disqualified us because I was exposed to asbestos 25 years ago on the manufacturing floor and I exposed my wife when I came home with the dust on my clothes. (Every salaried worker at the Delphi Chassis location in Saginaw Michigan was exposed at some time during their career to asbestos dust)

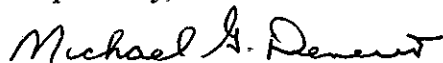
In November of 2008 Delphi, as it always has, sent out the notice for health & life insurance choices. In the packet were your options for the health care plans being offered. As well as information on life insurance, dental care, vision, and extended medical care coverage. Delphi indicated they would provide approximately **\$4600** in total toward the coverage plan you choose, with any overages to be paid by the retiree. Delphi claims in their motion, \$70 million per year in projected cash savings by eliminating post retirement benefits to the current and retired salaried workers. If \$70 million is divided by 15,000 retired salaried workers, it will equal **\$4666.66** per retiree or approximately

\$388.00 per month... I can afford that cost. But I cannot afford the \$1,445.00 per month estimated cost currently offered by the Corporation. Every co-retiree I have been in contact with indicated that \$388 per month would be viable on their current budget. Why can't Delphi keep the retirees under the existing umbrella of workers (GM & Delphi) to keep the rates affordable and let us bear the \$4600 discounted cost instead of them? They save the \$70+ million per year and we retirees will be able to afford our health care costs..

We are aware the Post retirement benefits, by law, are not a right but a gift by Delphi and they are not obligated to continue our health care insurance or the life insurance however, most of us made a decision not to seek gainful employment after being retired based on what Delphi indicated they would provide for us and our spouses until we are eligible for Medicare. Now, with the economy so bleak & the housing market so deflated, finding a job that will provide the additional \$17,300 per year plus co-pay and deductibles for health care & life insurance may be nearly impossible especially here in Michigan.

Your Honor, please consider the plight of certain Delphi retirees. We are not asking for a hand out. We are all willing to pay our way but, we need the help of Delphi to keep our costs in line with our incomes. The instant solution seems so possible. This has all occurred with a very abbreviated timetable. Getting accepted by a new insurance carrier can take up to 6 months. Delphi's motion included a "non-return" clause if we decide to drop our current coverage for another. What would happen if after 24-36 months the company became healthy and decided to start providing post-retirement health care again? Would that be excluding those of us who sought temporary alternative affordable coverage? I have faith that you will find an equitable way that will benefit both the retirees and Delphi.

Respectfully,



Michael G. Deneut
Delphi Salaried Retiree
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